

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2674
ANSWERED ON:19.12.2003
OMBUDSMAN IN BANKS
BIR SING MAHATO;RAM TAHAL CHOUDHARY

Will the Minister of FINANCE be pleased to state:

- (a) whether ombudsman has been appointed to dispose off the grievances of bank consumers;
- (b) if so, the number of such complaints received by the ombudsman during the last three years and the action taken thereon;
- (c) the number of bank officials against whom action has been taken during the above period;
- (d) whether disposal of grievances of consumers is delayed despite measures adopted by the Government; and
- (e) if so, the reaction of the Government thereon ?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO V. ADSUL)

(a):- Yes, Sir.

(b):- Reserve Bank of India (RBI) have reported that number of complaints received by the Ombudsmen during the last three years and the action taken thereon :-

Particulars	2000-01	2001-02	2002-03
(1) Complaints received		6978 #	7022 #
(2) of which maintainable complaints		4246	4618
(3) Number of complaints disposed of		3131	3511

Includes previous year`s pending complaints.

(c) :- The Scheme does not envisage disciplinary action against Bank officials by RBI, hence data Reporting System of RBI does not generate the information asked for.

(d) & (e):- The Banking Ombudsman Scheme is meant for speedy and inexpensive resolution of customers` complaints and generally the complaints are attended to by the Banking Ombudsman`s Office without delay.